

**2019 Insurance Proposal for
Canadian Chamber of Commerce in Shanghai
上海加拿大商会 员工福利方案计划书**



Date 日期: 20/11/2019

Contents

目 录

Part 1	第一部分	Preface	前言
Part 2	第二部分	Company Introduction	公司介绍
Part 3	第三部分	Benefit Plans	保险方案
Part 4	第四部分	Special Agreements	特别约定
Part 5	第五部分	Client Services	客户服务
Part 6	第六部分	Insurance Liability	保障责任
Part 7	第七部分	Exclusion of Liability	责任免除

Preface 前言

Important Statements:

1. This proposal aims to provide suggested insurance plan, which is not an official contract. The Insurance Contract will not take effect until your company had been underwritten by Manulife-Sinochem.
2. This proposal is not a formal insurance application form or contract of Manulife-Sinochem. See the insurance terms in the Insurance Contract issued by the insurance company for detailed benefits and exclusions, and such insurance terms shall prevail.
3. This proposal is designed according to basic information provided by your company. If there is any change, the content of the proposal will change accordingly.
4. This proposal is valid from_____(date)_____(month)_____(year) to_____(date)_____(month)_____(year). The related time limits with regard to the insurance plans in this proposal are given priority to the final insurance contract.

Thank you for your trust and wish a successful cooperation.

重要声明:

1. 本计划书仅提供贵公司建议保险方案,不视为我公司发出的要约。贵公司向本公司投保后,经本公司同意承保,保险合同方可成立。
2. 本计划书非我公司正式投保单和保险合同。保险责任、范围及责任免除等以保险公司签发的保险合同为准。
3. 本计划书根据贵公司所提供的基本信息进行报价设计,如贵公司提供的具体信息发生变化,本计划书的产品及报价信息也可能随之变化。
4. 本计划书有效期自____年____月____日至____年____月____日为止。与本计划书所载保险方案的有关期限,以最终订立的保险合同条款为准。

感谢对我公司的支持和信任,并预祝合作成功。

Company Introduction 公司介绍

Manulife-Sinochem Life Insurance

Manulife-Sinochem is a joint venture company between Manulife (International) Limited and China Foreign Economy and Trade Trust Company (a member of the Sinochem group). It was the first Chinese-foreign joint-venture life insurance company established in China. Manulife-Sinochem began operations in November 1996. To date the Company has more than 12,700 professionally trained agents and employees, providing financial and insurance services to up to 810,000 customers. Manulife-Sinochem is now developing steadily in up to 50 cities in Shanghai, Beijing, Guangdong, Zhejiang, Jiangsu, Sichuan, Shandong, Fujian, Chongqing, Liaoning, Tianjin and Hubei. With more than fifteen years' successful experience, Manulife-Sinochem is committed to providing strong, reliable, trustworthy and forward-thinking insurance products and services to our clients.

Company Website: www.manulife-sinochem.com.

中宏保险

中宏人寿保险有限公司是国内首家中外合资人寿保险公司，由加拿大宏利金融旗下的宏利人寿保险（国际）有限公司和中国中化集团公司核心成员——中国对外经济贸易信托有限公司合资组建。中宏保险成立于 1996 年 11 月，现已拥有 12700 多名员工和营销员，为超过 81 万客户提供专业的金融保险服务。目前，中宏保险在上海、北京、广东、浙江、江苏、四川、山东、福建、重庆、辽宁、天津、湖北和河北等地的国内 50 个城市稳步发展，不断迈向全国。中宏保险在中国保险市场深耕经营超过十五年，致力于为公众提供稳健可靠、深受信赖和具有远见的保险产品和服务。

公司网址：www.manulife-sinochem.com

Manulife Financial

Manulife Financial is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. In 2012, we celebrate 125 years of providing clients strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services. These products and services include individual life insurance, group life and health insurance, long-term care services, pension products, annuities, mutual funds and banking products. We provide asset management services to institutional customers worldwide and offer reinsurance solutions, specializing in property and casualty retrocession. As of September 30, 2012, total management assets of Manulife Financial and its subsidiaries were CAD \$ 515 billion. The Company operates in Canada and Asia through the brand name “Manulife Financial” and in the United States primarily through the brand name “John Hancock”.

The Stock Exchange code of Manulife Financial Corporation is MFC in Toronto, New York and the Philippine, and 945 in the Hong Kong Stock Exchange.

Company Website: www.manulife.com

宏利金融

宏利金融是加拿大的主要金融服务机构，旗下主要业务遍及亚洲、加拿大和美国。宏利金融于 2012 年庆祝成立 125 周年。百多年来公司致力就客户的重大理财决策，提供稳健可靠、深受信赖而且具有远见的理财方案。透过其环球雇员、保险代理及销售伙伴网络，宏利金融为数以百万计客户提供理财保障及财富管理方面的产品和服务，并为机构客户提供资产管理服务。截至 2012 年 9 月 30 日，宏利金融及其附属公司的管理资产总值为 5150 亿加元。公司在加拿大和亚洲的经营名称为“宏利金融”，而在美国主要以“恒康”为经营名称。

宏利金融有限公司在多伦多、纽约及菲律宾证券交易所的股份代号为 MFC，在香港联交所的股份代号为 945。宏利金融的网址为 manulife.com。

Benefit Plans 保险方案

Statements:

1. Finally the printed Employee Benefit Insurance documents and stamped Insurance Contract of Manulife-Sinochem shall prevail.

保险方案和条款最终以本公司打印的团体保险投保资料、以及签发的保险合同为准。

2. Insurance Enrollment qualification: The groups in this proposal refer to the legal groups which are not organized for the purpose of buying insurance within China. The eligible group members in this proposal refer to healthy employees (as well as their families) who can work or learn normally. Employee refer to the workforce who forms a labor relation with the policy holder or who forms a labor relation with the policy holder which is a member of CanCham and authorizes the policy holder to buy insurance for him/her.

参保资格说明：本计划书所定义的团体是指中国境内非因购买保险而组织的合法团体。本计划书所定义的合格团体成员是指身体健康、能正常工作、学习的员工及其家属，员工是与投保人形成劳动关系的劳动人员；以及已授权投保人为其订立合同的，与上海加拿大商会会员公司订立劳动关系的劳动人员。

Benefit Plans and Premiums 保险方案及保费： (Unit: RMB Yuan 单位：人民币元)

The following Insurance Plans include the Employee plan and the Dependent plan.

以下保险方案包含员工方案以及连带被保险人方案。

1) Plan A Employee 方案 A 员工

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Accident Death and Disability 意外伤害险	Accidental death, disability and burns (Double payment for aviation accident) 因意外导致的死亡、残疾、烧伤 (航空意外双倍给付)	200,000 20 万	Age: Premium 年龄：保费 18-30: 1,652 31-40: 2,018 41-50: 2,686
Term Life 疾病身故	Death caused by diseases 因疾病所致身故	100,000 10 万	
Critical Illness 重大疾病险	Designated critical illnesses 指定种类的重大疾病	100,000 10 万	

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

Medical 医疗险	Outpatient Reimbursement Ratio: 90% Inpatient Reimbursement Ratio: 100% Dental Disease Limit: 500 Medical Expenses are not limited to SHIP Hospital is limited to Grade Two or above public hospitals in mainland China 门诊赔付比例：90%；住院赔付比例： 100%；含疾病齿科，限额 500；开放自费 费用；医院限大陆境内二级及以上公立医 院	20,000 2 万	51-60: 3,994 61-65: 5,358
Inpatient Allowance 住院津贴	100 RMB per day 100 每天	100 100	

2) Plan A Spouse & Child 方案 A 配偶&子女

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Medical 医疗险	Outpatient Reimbursement Ratio: 90% Inpatient Reimbursement Ratio: 100% Dental Disease Limit: 500 Medical Expenses are not limited to SHIP Hospital is limited to Grade Two or above public hospitals in mainland China 门诊赔付比例：90%；住院赔付比例： 100%；含疾病齿科，限额500；开放自费费 用；医院限大陆境内二级及以上公立医院	20,000 2 万	Spouse 配偶 Age: Premium 年龄：保费 18-30: 1,346 31-40: 1,601 41-50: 1,905 51-60: 2,466 61-65: 2,962 Child 子女 Age: Premium 年龄：保费 0-5: 3,523 6-10: 2,130 11-15: 1,681

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

			16-23: 1,346
--	--	--	--------------

3) Plan B Employee 方案 B 员工

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Accident Death and Disability 意外伤害险	Accidental death, disability and burns (Double payment for aviation accident) 因意外导致的死亡、残疾、烧伤 (航空意外双倍给付)	300,000 30 万	Age: Premium 年龄: 保费 18-30: 2,767 31-40: 3,643 41-50: 5,259 51-60: 8,420 61-65: 12,116
Term Life 疾病身故	Death caused by diseases 因疾病所致身故	200,000 20 万	
Critical Illness 重大疾病险	Designated critical illnesses 指定种类的重大疾病	200,000 20 万	
Medical 医疗险	Outpatient Reimbursement Ratio: 90% Inpatient Reimbursement Ratio: 100% Dental Disease Limit: 1000 Medical Expenses are not limited to SHIP Hospital is limited to all public hospitals in mainland China. Open to special/VIP/foreign wards 门诊赔付比例: 90%; 住院赔付比例: 100%; 含疾病齿科, 限额 1,000; 开放自费费用; 医院限所有大陆境内公立医院; 开放特需/VIP/外宾病房	40,000 4 万	
Inpatient Allowance 住院津贴	150 RMB per day 150 每天	150 150	

4) Plan B Spouse & Child 方案 B 配偶&子女

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Medical 医疗险		40,000 4 万	Spouse 配偶 Age: Premium

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考, 最终以中文条款与合同内容为准。

	<p>Outpatient Reimbursement Ratio: 90%</p> <p>Inpatient Reimbursement Ratio: 100%</p> <p>Dental Disease Limit: 1000</p> <p>Medical Expenses are not limited to SHIP</p> <p>Hospital is limited to all public hospitals in mainland China. Open to special/VIP/foreign wards</p> <p>门诊赔付比例: 90%; 住院赔付比例: 100%; 含疾病齿科, 限额1,000; 开放自费费用; 医院限所有大陆境内公立医院; 开放特需/VIP/外宾病房</p>		<p>年龄: 保费</p> <p>18-30: 2,225</p> <p>31-40: 2,900</p> <p>41-50: 3,813</p> <p>51-60: 5,516</p> <p>61-65: 7,510</p> <p>Child 子女</p> <p>Age: Premium</p> <p>年龄: 保费</p> <p>0-5: 6,379</p> <p>6-10: 3,857</p> <p>11-15: 3,045</p> <p>16-23: 2,225</p>
--	--	--	--

5) Plan C Employee 方案 C 员工

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Accident Death and Disability 意外伤害险	Accidental death, disability and burns (Double payment for aviation accident) 因意外导致的死亡、残疾、烧伤 (航空意外双倍给付)	500,000 50 万	<p>Age: Premium</p> <p>年龄: 保费</p> <p>18-30: 5,896</p> <p>31-40: 8,800</p> <p>41-50: 13,673</p> <p>51-60: 22,350</p> <p>61-65: 33,122</p>
Term Life 疾病身故	Death caused by diseases 因疾病所致身故	300,000 30 万	
Critical Illness 重大疾病险	Designated critical illnesses 指定种类的重大疾病	300,000 30 万	
Medical 医疗险	<p>Medical Reimbursement Ratio: 100%</p> <p>Dental Disease Limit: 1500</p> <p>Medical Expenses are not limited to SHIP</p> <p>Open to special/VIP/foreign wards</p> <p>Open to foreign/private hospitals in mainland China (w/o expensive hospitals)</p>	<p>OP:30,000</p> <p>IP:50,000</p> <p>门急诊: 30,000</p> <p>住院: 50,000</p>	

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考, 最终以中文条款与合同内容为准。

	门诊赔付比例：100%；住院赔付比例：100%；含疾病齿科，限额1,500；开放自费费用；开放特需/VIP/外宾病房；开放大陆境内外资、私立医院（不含昂贵医院）		
Inpatient Allowance 住院津贴	200 RMB per day 200 每天	200 200	

6) Plan C Spouse & Child 方案 C 配偶&子女

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Medical 医疗险	<p>Medical Reimbursement Ratio: 100% Dental Disease Limit: 1500 Medical Expenses are not limited to SHIP Open to special/VIP/foreign wards Open to foreign/private hospitals in mainland China (w/o expensive hospitals) 门诊赔付比例：100%；住院赔付比例：100%；含疾病齿科，限额1,500；开放自费费用；开放特需/VIP/外宾病房；开放大陆境内外资、私立医院（不含昂贵医院）</p>	<p>OP:30,000 IP:50,000 门急诊：30,000 住院：50,000</p>	<p>Spouse 配偶 Age: Premium 年龄：保费 18-30: 4,799 31-40: 7,259 41-50: 10,557 51-60: 15,949 61-65: 22,881 Child 子女 Age: Premium 年龄：保费 0-5: 15,970 6-10: 9,655 11-15: 7,622 16-23: 4,799</p>

7) Plan D Employee 方案 D 员工

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
------------------------	------------------	-------------------	---------------

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

Accident Death and Disability 意外伤害险	Accidental death, disability and burns (Double payment for aviation accident) 因意外导致的死亡、残疾、烧伤 (航空意外双倍给付)	500,000 50 万	Age: Premium 年龄: 保费 18-30: 8,704 31-40: 13,300 41-50: 20,514 51-60: 32,710 61-65: 47,917
Term Life 疾病身故	Death caused by diseases 因疾病所致身故	300,000 30 万	
Critical Illness 重大疾病险	Designated critical illnesses 指定种类的重大疾病	300,000 30 万	
Medical 医疗险	Medical Reimbursement Ratio: 100% Dental Disease Limit: 2000 Medical Expenses are not limited to SHIP Open to special/VIP/foreign wards Open to foreign/private hospitals in mainland China (with expensive hospitals) Open to global(Except U.S/Canada) hospitals 门诊赔付比例: 100%; 住院赔付比例: 100%; 含疾病齿科, 限额2,000; 开放自费费用; 开放特需/VIP/外宾病房; 开放大陆境内外资、私立医院(含昂贵医院); 开放至全球除美国、加拿大外合法成立的医院	OP:50,000 IP:100,000 门急诊: 50,000 住院: 100,000	
Inpatient Allowance 住院津贴	300 RMB per day 300 每天	300 300	

8) Plan D Spouse & Child 方案 D 配偶&子女

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Medical 医疗险	Medical Reimbursement Ratio: 100% Dental Disease Limit: 2000 Medical Expenses are not limited to SHIP Open to special/VIP/foreign wards Open to foreign/private hospitals in mainland China (with expensive hospitals) Open to global(Except U.S/Canada) hospitals	OP:50,000 IP:100,000 门急诊: 50,000 住院: 100,000	Spouse 配偶 Age: Premium 年龄: 保费 18-30: 7,639 31-40: 11,789 41-50: 17,537

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考, 最终以中文条款与合同内容为准。

	<p>门诊赔付比例：100%；住院赔付比例：100%；含疾病齿科，限额2,000；开放自费费用；开放特需/VIP/外宾病房；开放大陆境内外资、私立医院（含昂贵医院）；开放至全球除美国、加拿大外合法成立的医院</p>		<p>51-60: 26,724</p> <p>61-65: 38,434</p> <p>Child 子女</p> <p>Age: Premium 年龄：保费</p> <p>0-5: 25,935</p> <p>6-10: 15,679</p> <p>11-15: 12,378</p> <p>16-23: 7,639</p>
--	---	--	---

9) Plan E Employee 方案 E 员工

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Accident Death and Disability 意外伤害险	Accidental death, disability and burns (Double payment for aviation accident) 因意外导致的死亡、残疾、烧伤（航空意外双倍给付）	500,000 50 万	Age: Premium 年龄：保费
Term Life 疾病身故	Death caused by diseases 因疾病所致身故	300,000 30 万	
Critical Illness 重大疾病险	Designated critical illnesses 指定种类的重大疾病	300,000 30 万	
Medical 医疗险	<p>Medical Reimbursement Ratio: 100%</p> <p>Dental Disease Limit: 2000</p> <p>Medical Expenses are not limited to SHIP</p> <p>Open to special/VIP/foreign wards</p> <p>Open to foreign/private hospitals in mainland China (with expensive hospitals)</p> <p>Open to global(Include U.S/Canada) hospitals</p> <p>门诊赔付比例：100%；住院赔付比例：100%；含疾病齿科，限额2,000；开放自费费用；开放特需/VIP/外宾病房；开放大陆境内外资、私立医院（含昂贵医院）；开放至全球含美国、加拿大外合法成立的医院</p>	<p>OP:50,000</p> <p>IP:100,000</p> <p>门急诊： 50,000</p> <p>住院：100,000</p>	

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

Inpatient Allowance 住院津贴	300 RMB per day 300 每天	300 300	
-----------------------------	---------------------------	------------	--

10) Plan E Spouse & Child 方案 E 配偶&子女

Insurance Item 保障项目	Coverage 保障内容	Sum Assured 保额	Premium 保费
Medical 医疗险	<p>Medical Reimbursement Ratio: 100% Dental Disease Limit: 2000 Medical Expenses are not limited to SHIP Open to special/VIP/foreign wards Open to foreign/private hospitals in mainland China (with expensive hospitals) Open to global(Include U.S/Canada) hospitals 门诊赔付比例：100%；住院赔付比例：100%；含疾病齿科，限额2,000；开放自费费用；开放特需/VIP/外宾病房；开放大陆境内外资、私立医院（含昂贵医院）；开放至全球含美国、加拿大外合法成立的医院</p>	<p>OP:50,000 IP:100,000 门急诊：50,000 住院：100,000</p>	<p>Spouse 配偶 Age: Premium 年龄：保费 18-30: 12,073 31-40: 18,633 41-50: 27,717 51-60: 42,239 61-65: 60,747 Child 子女 Age: Premium 年龄：保费 0-5: 40,992 6-10: 24,781 11-15: 19,564 16-23: 12,073</p>

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

I. Life Part 寿险部分

1. Waiting Period¹:

Critical Illness: 90 days

等待期¹:

重大疾病: 90 天

2. The insured member shall notify in advance if suffering from the following diseases over the past two years:

Tumors, epilepsy, chronic hepatitis, mental illness, hypertension, heart disease, stroke, diabetes, chronic obstructive pulmonary disease, renal insufficiency, cirrhosis, leukemia, hemophilia, systemic lupus erythematosus, aplastic anemia, congenital disease, Parkinson's disease, legal infectious diseases, HIV, cerebrospinal fluid leakage, dysgnosia, cervical vertebra and lumbar disease, visceral injury/resection/ missing.

被保险人在过去 2 年内患有下列疾病, 须提前告知:

肿瘤、癫痫、慢性肝炎、精神病、高血压、心脏病、中风、糖尿病、慢性阻塞性肺病、肾功能不全、肝硬化、白血病、血友病、系统性红斑狼疮、再生障碍性贫血、先天性疾病、帕金森病、法定传染病、艾滋病、脑脊液漏、智力障碍、颈椎或腰椎病、内脏损伤、切除或缺失。

II. Medical 医疗险部分

1. Waiting Period:

Outpatient/Hospitalization: 30 days

Hospitalization Income: 30 days

¹Waiting Period: The period during which the Company is not liable for payment of benefits from the Insured Member's effective date or date of reinstatement of coverage under this Rider (whichever is later).

¹等待期: 被保险人加入或恢复加入本附加合同起(以较迟者为准)本公司不承担保险金给付责任的一段时期。

等待期:

门诊/住院: 30 天

住院津贴: 30 天

2. The insured member shall notify in advance if suffering from the following diseases over the past two years:

Tumors, epilepsy, chronic hepatitis, mental illness, hypertension, heart disease, stroke, diabetes, chronic obstructive pulmonary disease, renal insufficiency, cirrhosis, leukemia, hemophilia, systemic lupus erythematosus, aplastic anemia, congenital disease, Parkinson's disease, legal infectious diseases, HIV, cerebrospinal fluid leakage, dysgnosia, cervical vertebra and lumbar disease, visceral injury/resection/ missing.

被保险人在过去 2 年内患有列疾病, 须提前告知:

肿瘤、癫痫、慢性肝炎、精神病、高血压、心脏病、中风、糖尿病、慢性阻塞性肺病、肾功能不全、肝硬化、白血病、血友病、系统性红斑狼疮、再生障碍性贫血、先天性疾病、帕金森病、法定传染病、艾滋病、脑脊液漏、智力障碍、颈椎或腰椎病、内脏损伤、切除或缺失。

3. Range of Hospital:

Please refer to the Hospital List attached in the final Insurance Contract.

就诊医院范围:

请参考最终保险合同中所附医院列表。

4. Others:

Any person who has participated in Social Health Insurance Program shall present his or her Health Insurance Card when he or she consults a physician.

Dosage limit: 3-day dosage for emergency treatment, 7-day dosage for general outpatient clinic, half-month dosage for chronic diseases, 30-day dosage for special diseases under approval.

For those who do not participate in Social Health Insurance Program, there is no limit for

medical dosage.

其他：

有医保人员就诊时必须使用医保卡就医。

用药量的规定：急诊三天用量，一般门诊 7 天用量，慢性病半个月用量，特殊疾病经批准可放宽到 30 天。

III. About Insured Age 关于投保年龄

1. Employee: 16 to 64 years old

员工：16 周岁至 64 周岁。

2. Spouse: Legal minimum marriageable age (male: 22, female: 20) to 64 years old.

配偶：法定最低结婚年龄（男性 22 周岁、女性 20 周岁）至 64 周岁。

3. Children: 30-day after born to 19 years old (23 years old for full-time unmarried students).

子女：出生后 60 天至 19 周岁，全日制未婚学生可延长至 23 周岁。

IV. Others 其他

1. The policy could be issued only under the condition that all the insurance application materials have been reviewed and approved by MSL, and the related premium has been transferred to MSL's designated bank account through the company account of Canadian Chamber of Commerce in Shanghai (Hereinafter referred to as "Canadian Chamber" or "CanCham") (the account name should be in accordance with the policy holder).

保单的签发前提为所有投保资料经过中宏审核并通过，且同时对对应保费已经由上海加拿大商会（以下简称“加拿大商会”或“加商会”）对公账户转账至中宏指定账户（转账账户名称必须与投保单位名称相一致）。

2. CanCham could designate an effective date for the policy. If the designated effective date is earlier than the date which MSL has received the insurance application materials (submit date), MSL could date back to CanCham's designated effective date as the contract effective date within no more than 30 days from the submit date on condition that CanCham provides all

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

insured members' Non-Accident Proof (before the submit date) which should be reviewed and approved by MSL. If CanCham has not designated the policy effective date, it will automatically be 24 o'clock of the submit date.

加拿大商会可以指定一个保单生效日，若指定生效日早于投保资料递交至中宏保险的日期，在加拿大商会同时提供所有被保险人在递交日前未出险证明的情况下，经中宏核保审核同意，中宏将按客户指定的生效日作为合同生效日，最早不超过投保资料递交日前 30 天。若未指定保单生效日，将默认为投保资料递交至中宏保险当日的 24 时开始。

3. The insurance period of the insurance contract is one year, starting from 24 o'clock of the policy effective date to 24 o'clock of the policy due date as specified in the insurance contract.
保险合同的保险期间为一年，自保险单上载明的保险合同生效日的 24 时起，至保险合同期满日的 24 时止。

4. The benefits of each Insured Member will not be terminated until the end of the policy period whether he/she has kept the relationship with CanCham or not during the policy year.
无论被保险人在保单年度是否维持与加商会维持原有关系，被保险人在该保单年度的保障将持续至保单终年日。

5. CanCham should record the Mail Express information (Including the company name and Mail No., etc.) and inform the related message to MSL before sending the insurance application materials or the follow-up claim application materials. If any application material is delayed, lost or damaged during the delivery process, the applicant (the one who fills in the materials) shall take the responsibility and CanCham should ask the applicant to provide his/her application materials again.

在寄送投保材料或后续的理赔申请资料前，加拿大商会应当记录下快递信息（包括快递公司名称以及快递单号等），并将相关信息通知中宏。如果有任何资料在寄送途中延误、丢失或损坏，应当由申请人（即填写申请材料的人）来承担相关责任，且加拿大商会应当要求申请人重新提供他/她的申请材料。

Client Services 客户服务

Professional and Convenient After-sales Services 专业、便捷的售后服务

1. TAT 服务时效承诺

- Contract Issue 缮发保险合同	- 3 work days 3 个工作日
- Employee Information Updating 员工资料变更	- 4-6 work days 4-6 个工作日
- Settlement of Claims 理赔	- 5-7 work days 5-7 个工作日
- Customer Inquiries 客户查询	- 2 work days 2 个工作日

2. Policy Maintenance and Claim Service 保全及理赔服务

- The eligible new staff could be enrolled in the employee benefit plan at once. Relevant information of the policyholder or the insured member could be updated through hotline and network.

符合投保条件的新员工可在第一时间加入团体福利计划，享受周全的保障，投保团体、被保险人和保单信息发生变化，通过热线电话、网络等多种方便快捷的渠道进行咨询变更。

- If the client suffers from accident, we will make professional claim decision as soon as possible. The client may inquire about the claim details through hotline or network.

客户发生理赔事故，中宏将尽快做出专业的理赔决定，客户可通过热线电话，网上查询进行理赔程序、理赔进度的相关查询。

- We will send the insurance condition lists of the insured member regularly so that the insured member could get the latest information of the whole group insurance and manage the enterprise

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

better.

定期寄送被保险人的保险情况清单，以便其及时了解整个团险的情况，协助其做好企业管理工作。

3. E-Service 电子化服务

- The company may conduct relevant enquiry and operations on the online service platform at any time.

团体保险网上服务平台为企业提供随时随地的查询、下载和福利计划管理自助服务。

- You can inquire about benefits, services and other issues by calling our toll free hotline. Professional specialists are available for receiving relevant inquiries at any time. Our Customer Service Hotlines are 400-818-8888 and 800-820-3998.

中宏保险已开通 800 免费服务电话网络，专业的服务人员随时恭候客户的咨询、变更申请等。客户服务热线：400-818-8888 以及 800-820-3998。

4. Client Relationship Manager 专职客户关系经理

- Our client relationship manager will provide one to one consulting service for clients, helping our clients to solve their problems in a professional and timely manner.

配备客户关系经理，作为一站式服务窗口，提供 1 对 1 服务，协助优先处理大客户保单的售后问题。

5. Regular Report 定期报告

- We provide regular monthly claims and yearly insurance plan analysis according to clients' needs. 根据客户需求提供定期人员变更，月度理赔，以及年度保单分析报告。

6. Employee Benefits Info Session 福利宣讲会

- We offer employee benefits info session to clients, introducing insurance plans and service and sharing insurance knowledge. Furthermore, we can also arrange healthcare session and wealth management session for our clients.

介绍保险计划，服务，分享保险知识。更可以提供外部健康讲座以及财富管理讲座。

7. Big Clients Communication Meeting 大客户沟通会

- To improve our service quality, we will collect our clients' advices and needs related to insurance plans and service process through on-site visit or video conference.

以上门拜访或者视频的形式，分析保单，沟通服务理念 and 流程，倾听、记录、反馈客户需求。

Note: Detailed policy administrative rules and service contents please see the Insurance Contract and ***Manulife-Sinochem Employee Benefit Administrative Rules and Service Guide***.

注：详细保单行政规则及服务内容参见保险合同及《中宏团体保险行政规则及服务指南》。

Insurance Liability 保险责任

The product overviews in this chapter include introductions of the related employee benefit products for CanCham individual members. The exact content is given priority to the actual insured products and the corresponding insurance terms and contracts.

本章节产品概述涵盖了加拿大商会个体成员保险计划所涉及的团险产品介绍，具体以实际投保的保险产品及其对应的保险条款、保险合同为准。

MSL Group Accident Death and Disability (E)

If, while this Policy (or Rider) is in force, an Insured Member suffers from any Accident which causes disability or death, then the Company shall take the following insurance liabilities:

1. Accidental Death Benefit:

If the Insured Member suffers from any Accident as defined herein after his/her effective date or date of reinstatement of coverage under this Policy (or Rider) (whichever is later), which causes the death of the Insured Member within 90 days from the date of occurrence of the Accident, then the Company shall pay the Death Benefit beneficiary or beneficiaries the Sum Assured and its interests. The liability of the Company to the Insured Member under this Policy (or Rider) shall cease upon such payment. The interests of the Sum Assured shall be counted from the date of death of the Insured Member; however the total counted length shall less than one year.

2. Accidental Disability Benefit:

If the Insured Member suffers from any Accident as defined herein after his/her effective date or date of reinstatement of coverage under this Policy (or Rider) (whichever is later), which causes the Insured Member's Disability as listed in the Disability Degree and Benefit Schedule ("Schedule") within 90 days from the date of occurrence of the Accident, then the Company shall pay the Insured Member an Accidental Disability Benefit by the percentage as specified in Schedule. If different disabilities take place to the same arm or leg, the company shall only pay the Disability Benefit for the disability with higher degree. The total accumulative compensation amount of the Insured Member under this Policy

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

(or Rider) shall not exceed the Basic Sum Assured of the Insured Member. When the total accumulative compensation amount is equivalent to the Basic Sum Assured of the Insured Member, the liability of the Company to the Insured Member under MSL Group Accident Death and Disability shall cease upon such payment.

3. Aviation Accident Extra Benefit:

If the Insured Member suffers from any Accident as defined herein during air transportation as a passenger after his/her effective date or date of reinstatement of coverage under this Policy (or Rider), which causes disability or death of the Insured Member, then the Company shall pay an additional Benefit which is equal to Basic Sum Assured of the Insured Member under the premise of paying the above-mentioned Benefits.

Specific contents of the Policies in *MSL Group Accident Death and Disability (E)* shall prevail.

中宏团体意外伤害保险 E 款:

在本合同保险责任有效期内,若被保险人因意外伤害而致残疾或身故的,本公司将承担下列保险责任:

1、 意外身故保险金

若被保险人自意外伤害发生之日起一百八十天内因该意外伤害身故的,本公司将按保险金额给付意外身故保险金及其利息,同时对该被保险人的保险责任终止;保险金的利息将自被保险人身故之日起计算,但最长不超过一年。

2、 意外残疾保险金

若被保险人自意外伤害发生之日起一百八十天内,因该意外伤害造成保险合同所附《人身保险伤残评定标准》所列伤残项目,本公司依照该标准规定的评定原则对伤残项目进行评定,并按评定结果所对应该标准规定的给付比例乘以保险金额给付残疾保险金。

3、 公共航空意外伤害额外保险金

若被保险人以乘客身份搭乘公共航空交通工具期间发生意外伤害而致残疾或身故的,并自该意外伤害发生之日起一百八天内因该意外伤害身故,或造成本合同所附《人身保险伤残评定标准》所列伤残项目,本公司将额外给付等额于上述保险金的公共航空意外伤害额外保险金。

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考,最终以中文条款与合同内容为准。

具体内容以《中宏团体意外伤害保险 E 款》条款为准。

MSL Group Term Life

If an Insured Member dies while this Policy is in force, the Company shall pay the Death Benefit beneficiary or beneficiaries a Term Life Death Benefit and its interests as set forth in the Application with respect to the Insured Member. The liability of the Company to the Insured Member under this Policy shall cease upon such payment.

Specific contents of the Policies in *MSL Group Term Life* shall prevail.

中宏团体定期寿险条款

在本合同保险责任有效期内，若接到被保险人身故，则本公司将赔付受益人本合同载明的该被保险人定期寿险身故利益给付金额及其利息，同时对该被保险人的保险责任终止。

定期寿险身故利益给付金额的利息将自被保险人身故之日起计算，但最长不超过一年。

具体内容以《中宏团体定期寿险》条款为准。

MSL Group Critical Illness

If, while this Policy is in force, an Insured Member conducts a medical treatment for the first time due to clinical symptoms of critical diseases after 90 days from the date of occurrence of the Accident, which is diagnosed by the hospital when the insured member is alive and verified by the Company to be under the insurance coverage of the contract, the Company shall pay the Insured Member the Critical Illness Benefit as set forth in the contract agreed. The liability of the Company to the Insured Member under this Policy shall cease upon such payment. The 31 kinds of critical illness are listed as follow:

- 1) Malignant Tumor
- 2) Acute Myocardial Infarction
- 3) Stroke Sequela
- 4) Major Organ Transplant or Hematopoietic Stem Cell Transplantation
- 5) Coronary Artery Bypass Surgery (also Coronary Artery Bypass Graft Surgery)
- 6) End Stage Renal Disease (also Chronic Renal Failure with Uremia)
- 7) Dismemberment

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

- 8) Acute or Sub-Acute Severe Hepatitis
- 9) Benign Brain Tumor
- 10) Encephalitis Sequela or Meningitis Sequela
- 11) Deep Coma
- 12) Deafness in Both Ears
- 13) Blindness in Both Eyes
- 14) Paralysis
- 15) Heart Valve Surgery
- 16) Severe 3rd Degree Burn
- 17) Severe Primary Pulmonary Hypertension
- 18) Severe Motor Neuron Disease
- 19) Loss of Speech
- 20) Severe Aplastic Anemia
- 21) Aortic Surgery
- 22) Chronic Relapsing Pancreatitis
- 23) Multiple Sclerosis (MS)
- 24) Muscular Dystrophy
- 25) Poliomyelitis
- 26) Progressive Bulbar Palsy
- 27) Progressive Muscular Atrophy
- 28) Systemic Lupus Erythematosus
- 29) Hemolysis Streptococcus Gangrene
- 30) Severe Rheumatoid Arthritis
- 31) Apallic Syndrome

Specific contents of the Policies in **MSL Group Critical Illness** shall prevail.

中宏团体重大疾病保险:

在本合同的保险责任有效期内, 若被保险人在保险合同生效日起九十天后首次出现本合同约定的重大疾病的临床症状, 且重大疾病之确诊是医院在被保险人仍然存活之时作出, 则本公司按本合同载明的该被保险人保险金额给付重大疾病保险金, 同时对该被保险人的保险责任终止。

若投保人和本公司另有约定, 则对于该被保险人的重大疾病保险金, 本公司按照另行约定的条件和方式进行给付。

31 种重大疾病名称为:

- 1、 恶性肿瘤
- 2、 急性心肌梗塞
- 3、 脑中风后遗症
- 4、 重大器官移植术或造血干细胞移植术
- 5、 冠状动脉搭桥术
- 6、 终末期肾病（或称慢性肾功能衰竭尿毒症期）
- 7、 多个肢体缺失
- 8、 急性或亚急性重症肝炎
- 9、 良性脑肿瘤
- 10、脑炎后遗症或脑膜炎后遗症
- 11、深度昏迷
- 12、双耳失聪
- 13、双目失明
- 14、瘫痪
- 15、心脏瓣膜手术
- 16、严重 III 度烧伤
- 17、严重原发性肺动脉高压
- 18、严重运动神经元病
- 19、语言能力丧失
- 20、重型再生障碍性贫血

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考, 最终以中文条款与合同内容为准。

- 21、主动脉手术
- 22、慢性复发性胰腺炎
- 23、多发性硬化（MS）
- 24、肌营养不良
- 25、脊髓灰质炎
- 26、进行性球麻痹
- 27、进行性肌萎缩
- 28、系统性红斑狼疮
- 29、溶血性链球菌坏疽
- 30、严重类风湿性关节炎
- 31、去皮质综合症

具体内容以《中宏团体重大疾病》保险条款为准。

MSL Group Medical Reimbursement

If, while this Policy is in force, the Insured Member has to accept hospital medical services according to the doctor's diagnosis due to any Accident or Disease as defined herein, the Company shall pay the Insured Member his/her medical expenses (including hospitalization expenses and outpatient or emergency expenses) by the percentages as specified in the Contract (after deduction of the annual or each time's accidental medical deductibles as specified in the Contract). However, the total accumulative outpatient and hospitalization compensation amount during each insurance period shall not exceed the Annual Medical Compensation Limit of the Insured Member as specified in the Contract, and each time's outpatient or emergency compensation amount shall not exceed its limit as specified in the Contract. The number of medical service time with regard to outpatient or emergency of the Insured Member during each insurance period shall not exceed its limit as specified in the Contract.

The above Medical Expenses must be conformed to the Social Medical Insurance Coverage where the contracted was issued or the Insured Member works.

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

If the Medical Expenses of the Insured Member can be reimbursed fully or partially from the government laws, Social Medical Insurance, other welfare plans or any other insurance programs, the Company shall only pay the rest part according to the above rules.

If the Insured Member is confirmed by the doctor that he/she needs to be hospitalized again due to the same Hospitalization or its complications, and the length of hospital stay is less than 180 days, the two hospitalizations will be regarded as the same event.

The term “Accident” refers to any exotic, sudden, unintended and non-disease-induced objective event which has caused physical injury of the Insured Member.

The term “Disease” refers to any disease or symptom the Insured Member suffered after 30 days from the effective date of the Insurance (excluding the renewal of the Company). However, any disease or symptom which the Insured Member had or been advised to accept medical treatment for by doctor before the effective date of the Insurance are not included.

The term “Hospitalization” refers to the condition that the Insured Member has to undergo medical treatment over 24 hours in the hospital due to any Accident or Illness after formally going for the admission procedure based on doctor’s diagnosis. However, following situations are not included:

1. The Insured Member kept staying at the Hospital Emergency Room or the Hospital Emergency Observation Room.
2. The Insured Member was transferred to the Rehabilitation Department or rehabilitation sickbed or to accept the rehabilitation treatment.
3. The Insured Member did not receive the examinations or treatments which were associated with the admission diagnosis for one day during hospitalization period; The Insured Member was hospitalized for less than 24 hours (excluding accepting the temporary treatment outside the hospital under the doctor's advice).
4. The Insured Member was hospitalized due to physical examination.

Specific contents of the Policies in **MSL Group Medical Reimbursement** shall prevail.

中宏团体医疗保险

在本合同保险责任有效期内，若被保险人因意外伤害或疾病，经医生诊断须在医院接受医疗服务的，对于被保险人发生的医疗费用(包括住院医疗费用和门急诊医疗费用)，本公司在扣除本合同中载明的该被保险人每年或每次就诊免赔额后，分别按照本合同中载明的该被保险人的门急诊赔付比例和住院赔付比例进行赔付，但每一保险期间内累计的门急诊和住院医疗赔付金额不超过本合同中载明的该被保险人每年就诊赔付限额，其中每次门急诊赔付金额不超过本合同中载明的该被保险人每次门急诊赔付限额。在每一保险期间内，每一被保险人的门急诊就诊次数不超过本合同中载明的每年门急诊就诊次数限额。

以上医疗费用必须符合保险合同签发地或被保险人工作地的社会医疗保险报销范围。

若被保险人支付的医疗费用可依法律及政府的规定或可从社会医疗保险、其他福利计划或任何保险计划中取得部分或全部补偿，则本公司将只对剩余部分按上述规则进行赔付。

若经医生证明，被保险人因同一住院事故或因此引发的并发症，而需再次住院接受治疗，如前次住院的出院时间与今次住院的入院时间相隔在一百八十天内，将视为同一住院事故。

意外伤害是指遭受外来的、突发的、非本意的、非疾病的使身体受到伤害的客观事件。

疾病是指被保险人自利益保障生效日起三十天(在本公司连续投保除外)后，被保险人所患疾病或症状。但不包括本合同对该被保险人生效前已接受或曾被医生建议需采取诊疗措施的任何疾病或症状。

住院是指被保险人因意外伤害和疾病，经医生诊断正式办理住院手续，须住医院接受治疗超过二十四小时。但不包括下列情况：

- 1、被保险人在医院的急诊室或急诊观察室入住；
- 2、被保险人入住康复科、康复病床或接受康复治疗；
- 3、被保险人住院期间一天内未接受与入院诊断相关的检查和治疗，或一天内住院不满二十四小时，遵医嘱到外院接受临时治疗的除外；
- 4、被保险人住院体检。

若投保人和本公司另有约定，则对于被保险人实际发生的医疗费用，本公司按照另行约定

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

的条件和方式进行赔付。

具体内容以《中宏团体医疗保险》条款内容为准。

MSL Group Hospitalization Reimbursement (B)

If, while this Policy is in force, the Insured Member has to accept hospitalized treatment ('Hospitalization') according to the doctor's diagnosis due to any Accident or Disease as defined herein, the Company shall pay the Insured Member his/her hospitalization medical expenses by the percentage as specified in the Contract (after deduction of the annual or each time's hospitalization deductibles as specified in the Contract). However, the total accumulative hospitalization compensation amount during each insurance period shall not exceed the Annual Hospitalization Compensation Limit of the Insured Member as specified in the Contract.

The above Medical Expenses must be conformed to the Social Medical Insurance Coverage where the contracted was issued or the Insured Member works. The Company shall cover the other provided options which were agreed by the both sides in addition.

If the Medical Expenses of the Insured Member can be reimbursed fully or partially from the government laws, Social Medical Insurance, other welfare plans or any other insurance programs, the Company shall only pay the rest part according to the above rules.

According to policy holder's choice, the company can provide special/expert hospitalization reimbursement (limited to SHIP), hospitalization bed costs (not limited to SHIP) and medical treatment costs (not limited to SHIP). If the policy holder and the company has other arrangements, then the company will pay the reimbursements for other actual hospitalization costs according to the conditions and clauses under those arrangements.

Specific contents of the Policies in **MSL Group Hospitalization Reimbursement (B)** shall prevail.

中宏团体住院医疗保险 B:

在本合同保险责任有效期内，若被保险人因意外伤害或疾病，经医生诊断须在医院接受住院治疗（以下简称“住院事故”），对于被保险人发生的住院医疗费用，本公司在扣除本合同中

载明的该被保险人每年住院事故免赔额后，将按照本合同中载明的该被保险人的给付比例进行给付，但每一保险期间内累计的住院事故给付金额不超过本合同中载明的该被保险人每年住院事故给付限额。

以上医疗费用必须符合保险合同签发地或被保险人工作地的社会医疗保险报销范围；若被保险人支付的住院医疗费用可依法律及政府的规定或可从社会医疗保险、其他福利计划或任何保险计划中取得部分或全部补偿，则本公司将只对剩余部分按上述规则进行给付。

若经医生证明，被保险人因同一住院事故或因此引发的并发症，而需再次住院接受治疗，如前次住院的出院时间与今次住院的入院时间相隔在一百八十天内，将视为同一住院事故。

经投保人选择，本公司可以提供特需及专家住院医疗费用（限社保范围）、住院床位费用（不限社保范围）和医疗费用（不限社保范围）可选保险责任。若投保人和本公司另有约定，则对于被保险人实际发生的其他住院医疗费用，本公司按照另行约定的条件和方式进行给付。具体内容以《中宏团体住院医疗保险 B》条款内容为准。

MSL Group Outpatient Reimbursement (B)

If, while this Policy is in force, the Insured Member has to accept outpatient or emergency medical services according to the doctor's diagnosis, the Company shall pay the Insured Member his/her outpatient medical expenses by the percentage as specified in the Contract (after deduction of the annual or each time's outpatient or emergency deductibles as specified in the Contract). However, the total accumulative compensation amount during each insurance period shall not exceed the Annual Outpatient Compensation Limit of the Insured Member as specified in the Contract, and each time's outpatient compensation amount shall not exceed its limit as specified in the Contract. The number of outpatient medical service time during each insurance period shall not exceed its limit of the Insured Member as specified in the Contract. The Company shall cover the other provided options which were agreed by the both sides in addition.

The above Medical Expenses must be conformed to the Social Medical Insurance Coverage where the contracted was issued or the Insured Member works.

If the Outpatient Medical Expenses of the Insured Member can be reimbursed fully or partially from

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

the government laws, Social Medical Insurance, other welfare plans or any other insurance programs, the Company shall only pay the rest part according to the above rules.

According to policy holder's choice, the company can provide dental diseases medical reimbursement (limited to SHIP), special and expert outpatient or emergency medical reimbursement (limited to SHIP), dental diseases basic treatment medical reimbursement (not limited to SHIP), dental nursing care medical reimbursement (not limited to SHIP), medicine expenses (not limited SHIP), medical expenses (not limited to SHIP), physical examination costs, vaccine costs, diagnosis appointment costs and special/expert emergency appointment costs. If the policy holder and the company has other arrangements, then the company will pay the reimbursements for other actual outpatient and emergency medical costs according to the conditions and clauses under those arrangements.

Specific contents of the Policies in *MSL Group Outpatient Reimbursement* shall prevail.

中宏团体门急诊医疗保险 B 款:

在本合同保险责任有效期内,若被保险人因意外伤害或疾病,经医生诊断须在医院接受门急诊医疗服务的,对于被保险人所实际发生的门急诊医疗费用,本公司在扣除本合同中载明的该被保险人每年或每次门急诊免赔额后,按照本合同中载明的该被保险人的给付比例进行给付,但每一保险期间内累计的给付金额不超过本合同中载明的该被保险人每年门急诊给付限额,其中每次门急诊给付金额不超过本合同中载明的该被保险人每次门急诊给付限额。

以上医疗费用必须符合保险合同签发地或被保险人工作地的社会医疗保险报销范围:若被保险人支付的门急诊医疗费用可依法律及政府的规定或可从社会医疗保险、其他福利计划或任何保险计划中取得部分或全部补偿,则本公司将只对剩余部分按上述规则进行给付。

经投保人选择,本公司可以提供牙科疾病医疗费用(限社保范围)、特需及专家门急诊医疗费用(限社保范围)、牙科疾病基础治疗医疗费用(不限社保范围)、牙科护理保健医疗费用(不限社保范围)、药品费用(不限社保范围)、医疗费用(不限社保范围)、体检、疫苗、预约挂号费用和特需及专家门急诊挂号费可选保险责任。若投保人和本公司另有约定,则对于被保险人实际发生的其他门急诊医疗费用,本公司按照另行约定的条件和方式进行给付。具体内容以《中宏团体门急诊医疗保险 B》条款内容为准。

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考,最终以中文条款与合同内容为准。

MSL Group Hospitalization Income

If, while this Policy is in force, the Insured Member has to accept hospitalized treatment ('Hospitalization') according to the doctor's diagnosis due to any Accident or Disease as defined herein, the Company shall pay the Insured Member his/her a Hospitalization Income Benefit calculated by multiplying by the Hospitalization Income per day of the Insured Member and actual number of hospitalization days (after deduction of the deductible days as specified in the Contract). The Benefit Days of each Hospitalization during each insurance period shall not exceed the Each Hospitalization Compensation Limit as specified in the Contract.

If the Insured Member is confirmed by the doctor that he/she needs to be hospitalized again due to the same Hospitalization or its complications, and the length of hospital stay is less than 180 days, the two hospitalizations will be regarded as the same event.

The term "Accident" refers to any exotic, sudden, unintended and non-disease-induced objective event which has caused physical injury of the Insured Member.

The term "Disease" refers to any disease or symptom the Insured Member suffered after 30 days from the effective date of the Insurance (excluding the renewal of the Company). However, any disease or symptom which the Insured Member had or been advised to accept medical treatment for by doctor before the effective date of the Insurance are not included.

The term "Hospitalization" refers to the condition that the Insured Member has to undergo medical treatment over 24 hours in the hospital due to any Accident or Illness after formally going for the admission procedure based on doctor's diagnosis. However, following situations are not included:

1. The Insured Member kept staying at the Hospital Emergency Room or the Hospital Emergency Observation Room.

2. The Insured Member was transferred to the Rehabilitation Department or rehabilitation sickbed or to accept the rehabilitation treatment.
3. The Insured Member did not receive the examinations or treatments which were associated with the admission diagnosis for one day during hospitalization period; The Insured Member was hospitalized for less than 24 hours (excluding accepting the temporary treatment outside the hospital under the doctor's advice).
4. The Insured Member was hospitalized due to physical examination.

Specific contents of the Policies in ***MSL Group Hospitalization Income*** shall prevail.

中宏团体住院津贴医疗保险

在本合同保险责任有效期内，若被保险人因意外伤害或疾病，经医生诊断须在医院接受住院治疗（简称住院事故），本公司将按照本合同中载明的该被保险人的每日住院津贴乘以扣除本合同载明的免赔天数后的实际住院天数给付被保险人住院津贴保险金。每一住院事故的给付天数不超过本合同载明的每一住院事故赔付天数限额。

若经医生证明，被保险人因同一住院事故或因此引发的并发症，而需再次住院接受治疗，如前次住院的出院时间与今次住院的入院时间相隔在一百八十天内，将视为同一住院事故。

意外伤害是指遭受外来的、突发的、非本意的、非疾病的使身体受到伤害的客观事件。

疾病是指被保险人自利益保障生效日起三十天(在本公司连续投保除外)后，被保险人所患疾病或症状。但不包括本合同对该被保险人生效前已接受或曾被医生建议需采取诊疗措施的任何疾病或症状。

住院是指被保险人因意外伤害和疾病，经医生诊断正式办理住院手续，须住医院接受治疗超过二十四小时。但不包括下列情况：

- 1、被保险人在医院的急诊室或急诊观察室入住；
- 2、被保险人入住康复科、康复病床或接受康复治疗；
- 3、被保险人住院期间一天内未接受与入院诊断相关的检查和治疗，或一天内住院不满二十四小时，遵医嘱到外院接受临时治疗的除外；
- 4、被保险人住院体检。

若投保人和本公司另有约定，则对于被保险人实际发生的住院津贴，本公司按照另行约定的条件和方式进行赔付。

具体内容以《中宏团体住院津贴医疗保险》条款内容为准。

Exclusion of Liabilities 责任免除

Note: For detailed benefits please refer to the insurance terms, and such insurance terms shall prevail.

注：具体保险责任免除内容以保险条款为准。

MSL Group Accident Death and Disability (E)

If the accidental death or disease of the Insured Member results directly or indirectly from any of the following causes or occurs during any of the following circumstances, the Company shall be exempt from liability:

1. Intentional killing or intentional injury of the insured by the policyholder;
2. Fighting, self-inflicted injury, deliberate crime committed, resistance to criminal law enforcement measures or suicide (excluding person with no legal capacity during suicide) by the insured person;
3. Influence of alcohol or drugs by the Insured Member;
4. Drunken driving, and driving without a valid driver's license or driving without a valid registration of motor vehicles of the Insured Member;
5. War, military conflict, riot, armed rebellion, nuclear explosion, nuclear radiation or nuclear contamination;
6. The Insured Member's taking, coating, or injecting any medicine without conformity with physicians' advice;
7. While the Insured member is taking part in diving, parachuting, rock-climbing, exploring, martial art competition, wrestling competition, acrobatic performance, horse racing, automobile racing or other high-risk sports;
8. Sudden death or injuries caused of mental illnesses (which are classified as mental and behavior disorders illnesses according to International Statistical Classification of Diseases and Related Health Problems (ICD10) by World Health Organization) of the Insured Member;

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

9. The Insured Member's injuries are caused of drug allergy, food poisoning, pregnancy (including ectopic pregnancy), abortion, childbirth, plastic surgery or other medical services;
10. While the Insured Member is riding on any aircraft or aerial device (except air transportation device).

中宏团体定期寿险条款

因下列情形，直接或间接造成被保险人意外身故、残疾的，本公司不承担保险责任：

- 1、投保人对被保险人的故意杀害、伤害；
- 2、被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
- 3、被保险人自合同成立日起二年内自杀、但被保险人自杀时为无民事行为能力人的除外；
- 4、战争、军事冲突、暴乱或武装叛乱。
- 5、核爆炸、核辐射或核污染。

MSL Group Term Life

The company shall not assume the Liabilities of the Insurance caused directly or indirectly by following conditions:

- 1、Intentional killing or intentional injury of the insured by the policyholder;
- 2、Self-inflicted injury, deliberate crime committed or resistance to criminal law enforcement measures by the insured person;
- 3、The Insured Member's suicide death within 2 years from the Insured Member (excluding person with no legal capacity)'s effective date of coverage under this Policy;
- 4、War, military conflict, riot or armed rebellion;
- 5、Nuclear explosion, nuclear radiation or nuclear contamination.

Note: For detailed benefits please refer to the insurance terms, and such insurance terms shall prevail.

中宏团体意外伤害保险 E 款

因下列情形，直接或间接造成被保险人意外身故、残疾的，本公司不承担保险责任：

- 1、投保人对被保险人的故意杀害、故意伤害；
- 2、被保险人斗殴、故意自伤、故意犯罪、抗拒依法采取的刑事强制措施或自杀，但被保险人自杀时为无民事行为能力人的除外；
- 3、被保险人受酒精、毒品的影响；
- 4、被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
- 5、战争、军事冲突、暴乱或武装叛乱，核爆炸、核辐射或核污染；
- 6、被保险人未遵医嘱，擅自服用、涂用、注射药物；
- 7、被保险人以任何形式参与潜水、跳伞、攀岩运动、探险活动、武术比赛、摔跤比赛、特技表演、赛马、赛车等高风险运动。
- 8、被保险人猝死或因精神性疾病（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）分类为精神和行为障碍的疾病）导致的伤害；
- 9、被保险人因药物过敏、食物中毒，妊娠（含异位妊娠）、流产、分娩、整容手术导致的伤害；
- 10、被保险人置身于任何飞机或空中运输工具期间（公共航空交通工具除外）。

MSL Group Critical Illness

If the accidental death or disease of the Insured Member results directly or indirectly from any of the following causes or occurs during any of the following circumstances, the Company shall be exempt from liability:

1. Intentional killing or intentional injury of the insured by the policyholder;
2. Self-inflicted injury, deliberate crime committed or resistance to criminal law enforcement measures by the insured person;
3. Drug taking, drug absorption, or drug injection by the Insured Member;
4. The Insured Member suffering from acquired immune deficiency syndrome (AIDS) or infected with Human Immunodeficiency Virus (HIV) (the definitions of such conditions shall be based on the definitions provided by the World Health Organization. Such infection shall be deemed to have occurred if blood tests indicate either the presence of any HIV or antibodies to HIV);

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

5. Wars, military operations, riot or armed rebellion;
6. Any explosion, burns or radiation exposure from atomic or nuclear installations;
7. Any genetic diseases, congenital malformations, deformation or chromosomal abnormalities.

中宏团体重大疾病保险

因下列情形之一，直接或间接造成保险事故的，本公司不承担保险责任：

- 1、投保人、受益人对被保险人的故意杀害、故意伤害；
- 2、被保险人故意自伤、故意犯罪或拒捕；
- 3、被保险人服用、吸食或注射毒品；
- 4、被保险人感染艾滋病病毒或患艾滋病；
- 5、战争、军事冲突、暴乱或武装叛乱；
- 6、核爆炸、核辐射或核污染；
- 7、遗传性疾病，先天性畸形、变形或染色体异常。

MSL Group Medical Reimbursement

If the medical services or medical expenses of the Insured Member results directly or indirectly from any of the following causes or occurs during any of the following circumstances, the Company shall be exempt from the liability of Insurance Benefits Payment:

1. Intentional killing or intentional injury of the insured by the policyholder;
2. Self-inflicted injury, deliberate crime committed or resistance to criminal law enforcement measures by the insured person;
3. The Insured Member's suicide death within 2 years from the Insured Member (excluding person with no legal capacity)'s effective date of coverage under this Policy;
4. War, military conflict, riot or armed rebellion;
5. Nuclear explosion, nuclear radiation or nuclear contamination.
6. Any examination or treatment about tonsil, thyroid gland, colic and female reproductive system diseases which the Insured Member received after 120 days from the effective date of the Insurance;

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

7. Any mental illnesses (which are classified as mental and behavior disorders illnesses according to *International Statistical Classification of Diseases and Related Health Problems (ICD10)* by World Health Organization) or taking, coating, or injecting any medicine without conformity with physicians' advice of the Insured Member;
8. Dental treatments, cosmetic treatment, plastic surgery or other non-medical services;
9. Pregnancy (including ectopic pregnancy) and its complications, pregnancy-related diseases, parturition, miscarriage, abortion, dystocia, birth control and sterility;
10. Any genetic diseases, congenital malformations, deformation or chromosomal abnormalities (which are classified as mental and behavior disorders illnesses according to *International Statistical Classification of Diseases and Related Health Problems (ICD10)* by World Health Organization); or the insured member's illnesses before the insurance (except when the insured member has a written statement to the Company);
11. Any irrelevant physical or other examinations with regard to the necessary treatments caused by accidental injuries or diseases of the Insured member, and any treatment or hospitalization that is not medically necessary;
12. Medical expenses incurred by outside dispensing or substitute dispensing.

中宏团体医疗保险

因下列情形之一，直接或间接导致的医疗服务，或对下列医疗费用，本公司不承担给付保险金的责任：

- 6、投保人对被保险人的故意杀害、伤害；
- 7、被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
- 8、被保险人自合同成立日期起二年内自杀、但被保险人自杀时为无民事行为能力人的除外；
- 9、战争、军事冲突、暴乱或武装叛乱。
- 10、核爆炸、核辐射或核污染。
- 11、该被保险人利益保障生效日起一百二十天内接受扁桃腺、甲状腺、疝气、女性生殖系统疾病的检查与治疗；
- 12、精神性疾病（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）分

类为精神和行为障碍的疾病）或未遵医嘱，私自服用、涂用、注射药物；

- 13、 牙齿治疗、美容、整容手术或非医疗性的服务；
- 14、 妊娠（包括异位妊娠）及其并发症、妊娠相关疾病，以及生育、流产、堕胎、难产、节育、不孕、不育或绝育；
- 15、 遗传性疾病，先天性畸形、变形或染色体异常（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）），或被保险人在投保前已患的疾病（投保时已向本公司作书面声明的除外）；
- 16、 与被保险人因意外伤害或疾病而须接受的治疗无关的体检或其他检查，以及非医疗所必须的服务或住院；
- 17、 外配药、代配药所产生的医疗费用。

MSL Group Outpatient Reimbursement (B)

If the Outpatient or medical expenses of the Insured Member results directly or indirectly from any of the following causes or occurs during any of the following circumstances, the Company shall be exempt from the liability of Insurance Benefits Payment:

1. Intentional killing or intentional injury of the insured by the policyholder;
2. Self-inflicted injury, deliberate crime committed or resistance to criminal law enforcement measures by the insured person;
3. War, military conflict, riot or armed rebellion;
4. Any examination or treatment about tonsil, thyroid gland, colic and female reproductive system diseases which the Insured Member received after 120 days from the effective date of the Insurance;
5. Any mental illnesses (which are classified as mental and behavior disorders illnesses according to *International Statistical Classification of Diseases and Related Health Problems (ICD10)* by World Health Organization) or taking, coating, or injecting any medicine without conformity with physicians' advice of the Insured Member;
6. Pregnancy (including ectopic pregnancy) and its complications, pregnancy-related

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

diseases, parturition, miscarriage, abortion, dystocia, birth control and sterility;

7. Any genetic diseases, congenital malformations, deformation or chromosomal abnormalities (which are classified as mental and behavior disorders illnesses according to *International Statistical Classification of Diseases and Related Health Problems (ICD10)* by World Health Organization); or the insured member's illnesses before the insurance (except when the insured member has a written statement to the Company);
8. Any irrelevant physical or other examinations with regard to the necessary treatments caused by accidental injuries or diseases of the Insured member, and any treatment or hospitalization that is not medically necessary;
9. Drunken driving, and driving without a valid driver's license or driving without a valid registration of motor vehicles of the Insured Member;
10. Medical expenses of the Insured Member caused by alcohol, drugs, outside dispensing or substitute dispensing.

中宏团体门急诊医疗保险 B

因下列情形之一直接或间接导致的门急诊医疗费用，本公司不承担给付保险金的责任：

- 1、投保人对被保险人的故意杀害、伤害；
- 2、被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
- 3、战争、军事冲突、暴乱或武装叛乱，核爆炸、核辐射或核污染；
- 4、该被保险人保险保障生效日起一百二十天内接受扁桃腺、甲状腺、疝气、女性生殖系统疾病的检查与治疗；
- 5、精神性疾病（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）分类为精神和行为障碍的疾病）或未遵医嘱，擅自服用、涂用、注射药物；
- 6、被保险人因妊娠（含异位妊娠）、流产、分娩、牙齿治疗、美容、整容手术导致的医疗费用；
- 7、遗传性疾病，先天性畸形、变形或染色体异常（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）），或被保险人在投保前已患的疾病（投保时已向本公司作书面声明并被本公司接受的除外）；
- 8、与被保险人因意外伤害或疾病而须接受的治疗无关的体检或医疗费用；

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

- 9、被保险人酒后驾驶，无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
- 10、 被保险人受酒精、毒品的影响，或外配药、代配药产生的医疗费用。

MSL Group Hospitalization Reimbursement (B)

If the Hospitalization or medical expenses of the Insured Member results directly or indirectly from any of the following causes or occurs during any of the following circumstances, the Company shall be exempt from the liability of Insurance Benefits Payment:

1. Intentional killing or intentional injury of the insured by the policyholder;
2. Self-inflicted injury, deliberate crime committed or resistance to criminal law enforcement measures by the insured person;
3. War, military conflict, riot or armed rebellion;
4. Any examination or treatment about tonsil, thyroid gland, colic and female reproductive system diseases which the Insured Member received after 120 days from the effective date of the Insurance;
5. Any mental illnesses (which are classified as mental and behavior disorders illnesses according to *International Statistical Classification of Diseases and Related Health Problems (ICD10)* by World Health Organization) or taking, coating, or injecting any medicine without conformity with physicians' advice of the Insured Member;
6. Pregnancy (including ectopic pregnancy) and its complications, pregnancy-related diseases, parturition, miscarriage, abortion, dystocia, birth control and sterility;
7. Any genetic diseases, congenital malformations, deformation or chromosomal abnormalities (which are classified as mental and behavior disorders illnesses according to *International Statistical Classification of Diseases and Related Health Problems (ICD10)* by World Health Organization); or the insured member's illnesses before the insurance (except when the insured member has a written statement to the Company);
8. Any irrelevant physical or other examinations with regard to the necessary treatments caused by accidental injuries or diseases of the Insured member, and any treatment or

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

hospitalization that is not medically necessary;

9. Drunken driving, and driving without a valid driver's license or driving without a valid registration of motor vehicles of the Insured Member;
10. Medical expenses of the Insured Member caused by alcohol, drugs, outside dispensing or substitute dispensing.

中宏团体住院医疗保险 B

因下列情形之一直接或间接导致的住院医疗费用，本公司不承担给付保险金的责任：

- 1、投保人对被保险人的故意杀害、伤害；
- 2、被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
- 3、战争、军事冲突、暴乱或武装叛乱，核爆炸、核辐射或核污染；
- 4、该被保险人保险保障生效日起一百二十天内接受扁桃腺、甲状腺、疝气、女性生殖系统疾病的检查与治疗；
- 5、精神性疾病（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）分类为精神和行为障碍的疾病）或未遵医嘱，私自服用、涂用、注射药物；
- 6、被保险人因妊娠（含异位妊娠）、流产、分娩、牙齿治疗、美容、整容手术导致的医疗费用；
- 7、遗传性疾病，先天性畸形、变形或染色体异常（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）），或被保险人在投保前已患的疾病（投保时已向本公司作书面声明并被本公司接受的除外）；
- 8、与被保险人因意外伤害或疾病而须接受的治疗无关的体检或医疗费用；
- 9、被保险人酒后驾驶，无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
- 10、被保险人受酒精、毒品的影响，或外配药、代配药产生的医疗费用。

MSL Group Hospitalization Income

If the Hospitalization of the Insured Member results directly or indirectly from any of the following causes or occurs during any of the following circumstances, the Company shall be exempt from the liability of Insurance Benefits Payment:

1. Intentional killing or intentional injury of the insured by the policyholder;

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.

英文版本仅供参考，最终以中文条款与合同内容为准。

2. Self-inflicted injury, deliberate crime committed or resistance to criminal law enforcement measures by the insured person;
3. The Insured Member's suicide death within 2 years from the Insured Member (excluding person with no legal capacity)'s effective date of coverage under this Policy;
4. War, military conflict, riot or armed rebellion;
5. Nuclear explosion, nuclear radiation or nuclear contamination.
6. Any examination or treatment about tonsil, thyroid gland, colic and female reproductive system diseases which the Insured Member received after 120 days from the effective date of the Insurance;
7. Any mental illnesses (which are classified as mental and behavior disorders illnesses according to ***International Statistical Classification of Diseases and Related Health Problems (ICD10)*** by World Health Organization) or taking, coating, or injecting any medicine without conformity with physicians' advice of the Insured Member;
8. Dental treatments, cosmetic treatment, plastic surgery or other non-medical services;
9. Pregnancy (including ectopic pregnancy) and its complications, pregnancy-related diseases, parturition, miscarriage, abortion, dystocia, birth control and sterility;
10. Any genetic diseases, congenital malformations, deformation or chromosomal abnormalities (which are classified as mental and behavior disorders illnesses according to ***International Statistical Classification of Diseases and Related Health Problems (ICD10)*** by World Health Organization); or the insured member's illnesses before the insurance (except when the insured member has a written statement to the Company);
11. Any irrelevant physical or other examinations with regard to the necessary treatments caused by accidental injuries or diseases of the Insured member, and any treatment or hospitalization that is not medically necessary.

中宏团体住院津贴保险

因下列情形之一，直接或间接导致的住院事故，本公司不承担给付保险金的责任：

- 1、投保人对被保险人的故意杀害、伤害；
- 2、被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
- 3、被保险人自合同成立日期起二年内自杀、但被保险人自杀时为无民事行为能力人的除外；
- 4、战争、军事冲突、暴乱或武装叛乱。
- 5、核爆炸、核辐射或核污染。
- 6、该被保险人利益保障生效日起一百二十天内接受扁桃腺、甲状腺、疝气、女性生殖系统疾病的检查与治疗；
- 7、精神性疾病（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）分类为精神和行为障碍的疾病）或未遵医嘱，私自服用、涂用、注射药物；
- 8、牙齿治疗、美容、整容手术或非医疗性的服务；
- 9、妊娠（包括异位妊娠）及其并发症、妊娠相关疾病，以及生育、流产、堕胎、难产、节育、不孕、不育或绝育；
- 10、遗传性疾病，先天性畸形、变形或染色体异常（依据世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD10）），或被保险人在投保前已患的疾病（投保时已向本公司作书面声明的除外）；
- 11、与被保险人因意外伤害或疾病而须接受的治疗无关的体检或其他检查，以及非医疗所必须的服务或住院。

Others 其他

This agreement is made in both Chinese and English. If there is any difference between the Chinese and English versions, the Chinese version shall prevail.

This proposal is signed in quadruplicate and comes into force after stamping by both parties. Each party shall keep two copies and all the copies are equally authentic.

本计划书以中英文书就，如中英文产生歧义的，以中文版本为准。

本计划书一式肆份，双方各执贰份，每份具有同等法律效力，双方盖章后生效。

Party A 甲方: Canadian Chamber of
Commerce in Shanghai
上海加拿大商会

Party B 乙方: Manulife-Sinochem Life
Insurance Company Limited
中宏人寿保险有限公司

Address 地址: Jing'An Kerry Center, Tower 3,
1228 Yan'An Middle Road,
22/F, Shanghai
上海市静安区延安中路
1228 号嘉里中心 3 号楼 22 层

Address 地址: 6F., Jin Mao Tower, No.88,
Century Boulevard, Pudong
New Area, Shanghai
上海市浦东新区世纪大道
88 号金茂大厦 6 楼

Stamp 盖章:

Stamp 盖章:

Signing Date 签署日期: 2019 年 月 日
Year/Month/Day

Signing Date 签署日期: 2019 年 月 日
Year/Month/Day

- The End -

= 全文结束 =

English version is for reference only, detailed content is given priority to the Chinese insurance clause and contract.
英文版本仅供参考，最终以中文条款与合同内容为准。